

join literally thousands from all across our State who join me in saying thank you.●

CITY OF HACKENSACK

● Mr. TORRICELLI. Mr. President, I rise today to inform the Senate that Americans are still committed to economic progress and that local government is not powerless in the face of economic challenges. In my home State of New Jersey, the city of Hackensack has shown that dedication to solving long-term economic problems can be accomplished with practical leadership utilizing innovative solutions.

Over the past few years, the city of Hackensack had seen its downtown population decrease and its economic stability put at risk. The people of Hackensack were not to be deterred from making their city the best it could be. So, instead of accepting an unsatisfying economic fate, Hackensack's mayor and city council called together local business leaders to establish the Hackensack Economic Development Commission. This pioneering commission set out to study the city's economic climate and propose steps toward its continuing development.

This study, conducted by the Eagleton Institute's Center for Public Interest Polling at Rutgers University, is the first of its kind by a municipality in our State. The city's initiative and creativity in utilizing these research tools should be commended. Hackensack's climate study is unique in that it reached a broad range of people, over 5,000 residents and workers of the Hackensack area. The wide scope and depth of the study is a model for similarly situated cities in New Jersey.

Yet, more than a model for New Jersey, the efforts of the commission serve as a model for the entire country to prove that with solid community commitment, ongoing economic growth can be a reality. Thus, I ask that you join me in recognizing the city of Hackensack in its devotion to be an improved economic development and commend its foresight and planning to other cities across the Nation.●

NATIONAL AGRICULTURE DAY— MARCH 20, 1997

● Mr. DURBIN. Mr. President, I rise today to pay tribute to America's farm families and those involved, both directly and indirectly, in production agriculture.

Today, is National Agriculture Day. It is an opportunity for all of America to pause, reflect, and be thankful that we enjoy the safest and most abundant food supply in the world. But, this doesn't happen by accident.

Every day, 77,000 farm families in Illinois go about the business of producing the food and fiber that our State and our Nation needs to survive. To them I say, thank you.

Mr. President, I am honored to represent the State of Illinois. It is the home of some of the most productive farm land in the world. Illinois farms produce corn, soybeans, pork, beef, wheat, dairy products, and many specialty crops. Our agribusiness community is vibrant. And, our researchers help provide answers to some of the most common as well as the most complex agricultural questions we know.

Over the last few months, I've traveled my home State and talked to farmers and others involved in production agriculture. The message from my fellow Illinoisans has been clear—health insurance affordability and economic opportunity are priority issues.

I believe that a 100-percent tax deduction for health insurance premiums is one of the most basic issues to farm families across this country. Because of the high cost of health insurance, especially individually purchased insurance, lack of affordability is a growing problem. Health insurance is particularly important to those involved in production agriculture because farming is one of the more dangerous occupations. Therefore, it is essential that farmers have access to quality health care and that they be covered by health insurance.

To help with affordability of health insurance, I plan to introduce legislation that would allow farmers and other self-employed individuals to pay for their health insurance premiums with pretax dollars. When it comes to health insurance, farmers and small business owners deserve to be treated the same as corporations. Corporations are allowed to take an income tax deduction for the full cost of the health insurance premiums that they pay.

The self-employed, including farmers, can only deduct 40 percent of their premiums this year. My bill would allow farmers to deduct 100 percent of their health insurance premiums from their taxable income this year and every year thereafter. A 100-percent deduction for health insurance premiums can reduce the net cost of health insurance for a farm family by as much as \$500 to \$1,000 annually. This savings can make the difference between whether health insurance is affordable or price-prohibitive. The affordability of quality health insurance is vitally important to Illinois' and America's farm families.

Mr. President, another important issue for rural America is finding new or alternative uses for our agricultural products to help ensure economic opportunity for farm families. Ethanol, a renewable fuel made from corn, is one of the best alternative use opportunities that exists today.

Last week the Government Accounting Office released a report, *Alcohol Fuels: Tax Incentives Have Had Little Effect on Air Quality or Energy Security.* Unfortunately, this report misses the point. That point is simple: Ethanol has a significant economic, environmental, and energy security im-

pact in this country; one that past GAO reports have clearly recognized. The effect on air quality and energy security would be larger if more of our Nation's gasoline contained ethanol.

Ethanol should not be a poster child for Government handouts or corporate welfare. The primary incentive—a 5.4-cents-per-gallon reduction in the gasoline excise tax for 10 percent ethanol blends—is not claimed by major ethanol-producing corporations. The incentive is claimed by thousands of gasoline marketers—mostly independent, small businesses—that sell ethanol blends all across the country. In other words, the incentive is claimed at corner gas stations, not in corporate boardrooms.

On a day like today, it is important to point out the benefits of ethanol. The industry is responsible, both directly and indirectly, for more than 40,000 American jobs. Ethanol contributes more than \$5.6 billion annually to our economy. Five percent of our Nation's corn crop goes to ethanol production. Corn growers have seen their incomes increased by more than \$1.2 billion because of ethanol. This year over 1.4 billion gallons of ethanol will be produced. Thanks to the reformulated gasoline program, toxic air pollutants like benzene and carbon monoxide have fallen substantially. And, ethanol contributes over \$2 billion annually to the U.S. trade balance.

Finally, Mr. President, in order for our country to continue to have a safe and abundant food supply we must support agricultural research. This year, we have an opportunity to reauthorize the research title of the farm bill. Congressional reauthorization will establish national policy for important agricultural research into the 21st century. In these times of constrained Federal budgets, it is vitally important to maintain an effective system for agricultural research.

Agriculture-related research in this country is currently conducted at over 100 ARS labs, including Peoria, IL, and over 70 land grant institutions, including the University of Illinois. Unfortunately, the United States ranks behind Japan, the United Kingdom, France, and Germany in the percentage of total research and development funding that is dedicated to agriculture. From soybean diseases to water quality to biotechnology, agricultural research plays an important part in the safety and quality of our food and fiber system.

Mr. President, last year Congress passed a comprehensive reauthorization of most farm programs. This year we need to continue that commitment by ensuring affordable health care and deductibility of premiums for farmers and the self-employed, promoting the use of alternative agricultural products like ethanol, and modernizing our agriculture system by continuing a strong and active investment in research.

I look forward to working with my colleagues on both sides of the aisle